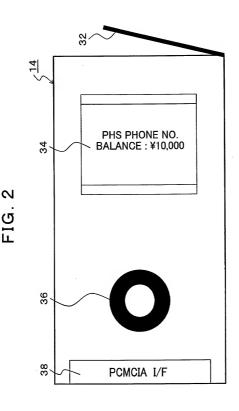
BANK SERVER TELEPHONE **EXCHANGE** NETWORK ONLINE CACH SYSTEM RADIO STATION INTERNET FIG. 1 30 28 26





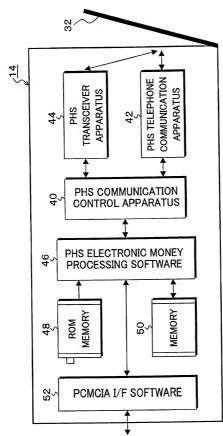
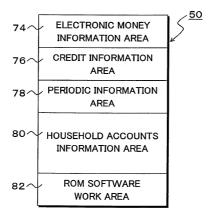


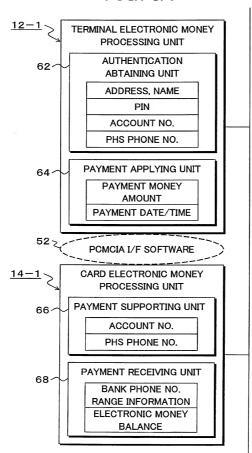
FIG. (

FIG. 4

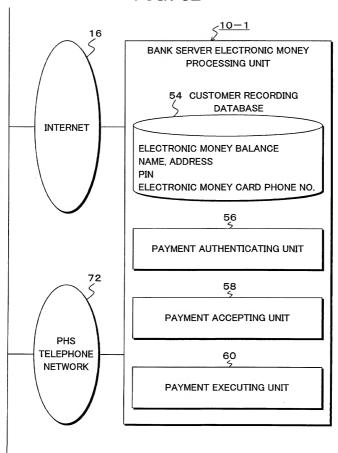


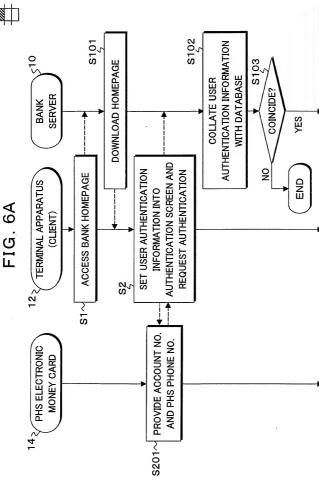


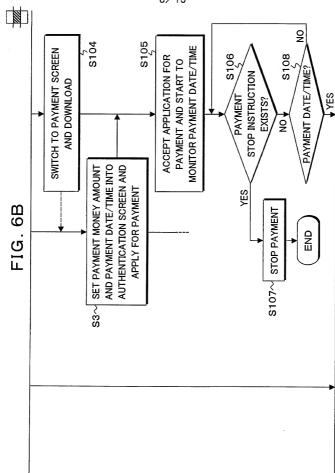




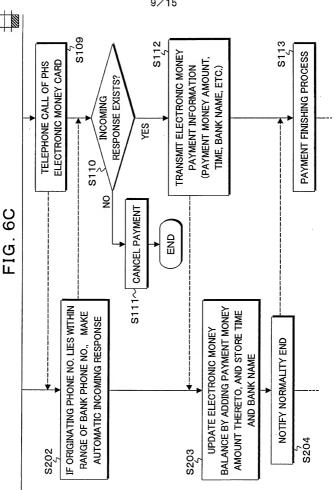
## FIG. 5B





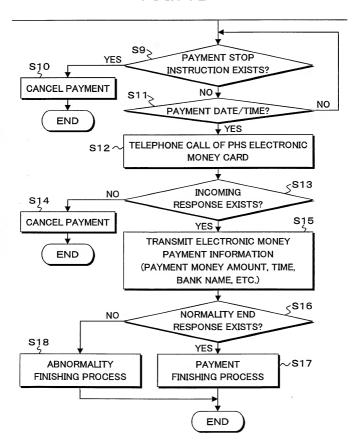






## 10/15 FIG. 7A BANK SERVER ELECTRONIC MONEY PROCESS S1> NO IS THERE USER ACCESS? YES S2 / DOWNLOAD HOMEPAGE sa> USER NO AUTHENTICATION INFORMATION IS RECEIVED? YES ↓ S4/ COLLATE USER AUTHENTICATION INFORMATION WITH DATABASE S5> NO COINCIDE? YES 4 END S6 ~ SWITCH TO PAYMENT SCREEN AND DOWNLOAD S7> **PAYMENT** NO APPLICATION IS RECEIVED? √YES S8 -ACCEPT APPLICATION FOR PAYMENT AND START TO MONITOR PAYMENT DATE/TIME

## FIG. 7B





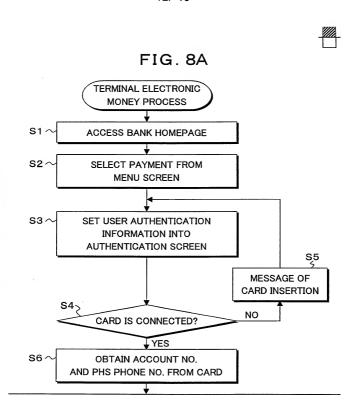




FIG. 8B

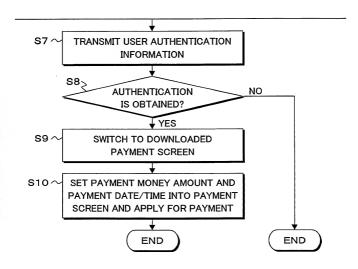




FIG. 9A

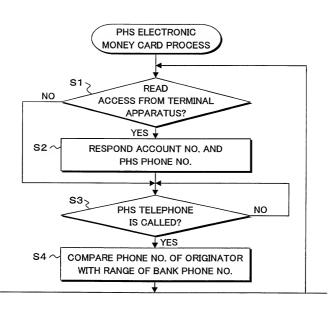




FIG. 9B

